REMARKS

In the Office Action mailed December 6, 2000, claims 1-4, 8, 9, and 11 were rejected under 35 U.S.C. 103 as being unpatentable over Weiss et al. (U.S. Patent No. 5,866,889) in view of Makoto (JP 402287767A), and claims 5-7, 10, and 12-14 were rejected under 35 U.S.C. 103 as being unpatentable over Weiss et al. in view of Makoto and further in view of Micali (U.S. Patent No. 5,790,665). The foregoing rejections are traversed.

Claims 1-14 are pending and under consideration.

Present Invention

While conventional home banking services allow customers to access their established bank accounts via networks using authentication/identification procedures on an offline basis, the present invention enables a customer to open a bank account online, without visiting the bank's offices or registering his/her data with a special certifying authority.

In the present invention, first bank processing means requests a confirmation from second bank processing means (or a second bank system) of the customer's existing bank account. More particularly, in the present invention, a bank system opens a new customer account by using information about an existing account owned by the requesting customer. The foregoing feature of the present invention permits the bank system to authenticate the customer online, with the need for calling any special certifying authorities. Support for the foregoing feature of the present invention is found in the specification, page 10, at lines 2-7 of the present application. As disclosed in the foregoing passage of the present specification, the above-mentioned features of the present invention "eliminate the need of special certifying authorities and simplify the account opening procedure".

That is, in the present invention, a cyberspace banking service enables a customer to open a bank account online without registering his/her data with a special certifying authority. The services are provided by a plurality of banks interconnected via an inter-bank network, not via an open network.

Weiss

 Weiss discloses a system for managing financial accounts by a priority allocation of funds among those accounts. More particularly, Weiss discloses the management of investments in asset accounts and credit facilities within a client account. In contrast to the present invention, Weiss discloses the use of a certifying authority (which is described in the present specification, page 2, at line 20 to page 3, at line 7) as being part of the related art. The foregoing features of the Weiss apparatus are disclosed as the use of "outside services or agencies" in column 13, at lines 1-4 of Weiss. Moreover, as disclosed in the "ACCOUNT INTRODUCTION SYSTEM AND STEP (600)" and the "PERSONAL PROFILE SYSTEM AND STEP (700)" sections of Weiss, the Weiss apparatus performs a credit check by contacting a credit bureau. Weiss, therefore, suggests the use of traditional credit bureaus (i.e., special certifying authorities).

 Moreover, Weiss discloses that the first bank processing means performs a credit check by contacting a credit bureau when opening an account. That is, Weiss suggests the use of "outside service or agencies" for credit checking.

 On the other hand, the feature of the present invention is that a bank system opens a new customer account by using information about an existing account owned by the requesting customer. As a result, this feature permits the bank system to authenticate the customer online, without the need for calling any special certifying authorities, as described in the present specification, page 10, lines 2-7.

Makoto

 Makoto discloses a system and method in which a customer may open a bank account. In the Makoto apparatus, a first bank requests bank data from a second bank so that the bank data can be ascertained and verified, thereby proving accurate banking information from the second bank to the first bank in which the customer is opening a new account. However, it is

an object to save the customer the trouble of filling out an application form and to decrease complex affairs of the clerk.

An Information Disclosure Statement is filed concurrently herewith, submitting an English-language translation of the applicable parts of the Makoto, which clarifies the differences between the present invention and Makoto.

Micali

Micali discloses an anonymous information retrieval system in which the identity of a requesting user accessing a single data base is hidden, but which returns the item requested from the data base to the requesting user. The Micali method makes use of encryption and keys to accomplish the above-mentioned anonymous information retrieval.

No motivation to combine the foregoing references is asserted by the Examiner or is apparent from the references.

Claims 1, 8, 9, and 11-14 are independent claims in the present application, and each of the foregoing independent claims recites patentably distinguishing features of the present invention over the above-mentioned references relied upon, either alone or in combination.

As recited in independent claims 1, 8, 9, 11, and 12, the present invention authenticates the user on-line, and, more particularly, through an inter-bank computer network.

More particularly, claims 1, 8, 9, 11, and 12 recite (using the recitation of claim 1 as an example) "said first bank processing means for requesting via the second network the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the second network, and for opening the applied new bank account based on a confirmation response message received via the second network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation

In addition, as recited in claims 13 and 14, in the present invention the user's existing account information is used to authenticate the bank customer when the bank customer is opening a second bank account in the same bank.

More particularly, claims 13 and 14 recite (using the recitation of claim 13 as an example) "authenticating by an account information verification unit of the bank the customer's identity, based on the existing account information extracted in the step (d)", and "deciding by an account opening decision unit of the bank whether to accept or to reject the account application from the customer, based on the result of the authentication performed in the step (e)"

None of the foregoing references relied upon, either alone or in combination, discloses or suggests the foregoing features of the present invention.

A benefit of the foregoing features of the present invention is that a user's account information is confirmed in opening a new account for the user, without the need for a certifying authority.

Moreover, each of claims 13 and 14 recites that information is encrypted and transferred between banks, thus guaranteeing security.

Claims 2-7 which depend, either directly or indirectly from claim 1, and claim 10, which depends from claim 9, recite patentably distinguishing features of their own. For example, claim 2/1 recites "the first network includes an open network, and the second network includes an inter-bank network which interconnects a plurality of bank systems including the first and second banking systems". The benefit of the foregoing features is that the details of the interconnection between the banks is recited.

Withdrawal of the foregoing rejections is respectfully requested.

CONCLUSION

There being no other objections or rejections, it is submitted that the application is in condition for allowance, which action is earnestly solicited.

If any further fees are required in connection with the filing of this Amendment, please charge same to our Deposit Account No. 19-3935.

Respectfully submitted,

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE CLAIMS

Please **AMEND** the following claims:

1.   (FOUR TIMES AMENDED)   A network transaction system in which a customer's terminal station is connected to a first bank system via [a first network] an open network and the first bank system is connected to a second bank system via a [second network] inter-network, the customer having an existing bank account in the second bank system and attempting to newly open a bank account in the first bank system, the network transaction system comprising:

customer processing means disposed at the terminal station and coupled to the [first network] open network, said customer processing means for applying for a new bank account by supplying via the [first network] open network the first bank system with existing account information descriptive of the existing bank account owned by the customer in the second bank system;

first bank processing means disposed at the first bank system and coupled to the first and [second networks] inter-networks, said first bank processing means for requesting via the [second network] inter-networks the second bank system to make a confirmation of the existing bank account while forwarding the existing account information received from the customer processing means to the second bank system over the[second network] inter-network, and for opening the applied new bank account based on a confirmation response message received via the [second network] inter-network from the second bank system describing a result of the confirmation of the existing bank account, wherein the first bank processing means authenticates the customer based on the confirmation; and

second bank processing means disposed at the second bank system and coupled to the [second network] inter-network, said first bank processing means for confirming validity of the

existing bank account upon request from said first bank processing means, and for returning

the confirmation response message to said first bank processing means to report the result of

the confirmation of the existing bank account.